**Q1:**  
Will I receive 2,400 points if I spend $800 on a hotel with a Travel Rewards+ Card?  
**A:** Yes  
**Explanation:**  
The Travel Rewards+ Card gives 3x points on hotel bookings, so $800 earns 2,400 points.  
**Supporting Texts:**  
"Book $800 hotel: 800 x 3 = 2,400 points" – Travel Rewards+ Loyalty Examples

**Q2:**  
Will I receive 4,800 points if I spend ₪3,200 using the Classic Rewards Card?  
**A:** Yes  
**Explanation:**  
Spending over ₪3,000 earns 1.5x, so 3,200 x 1.5 = 4,800 points.  
**Supporting Texts:**  
"₪3,200 on bills/shopping: 3,200 x 1.5 = 4,800 points" – Classic Rewards Card

**Q3:**  
Will I receive 1,500 points if I book a $500 flight with a Travel Rewards+ Card?  
**A:** Yes  
**Explanation:**  
Flights earn 3x points, so 500 x 3 = 1,500.  
**Supporting Texts:**  
"3x points: Flights, hotels, Airbnb" – Travel Rewards+

**Q4:**  
Will I receive ₪45 cashback if I spend ₪3,000 on general purchases with a Cashback Max Card?  
**A:** Yes  
**Explanation:**  
General purchases earn 1.5% cashback: 3,000 x 0.015 = ₪45.  
**Supporting Texts:**  
"₪3,000 general: ₪3,000 x 1.5% = ₪45 cashback" – Cashback Max

**Q5:**  
Will I receive 1,000 bonus points if I make 5 bookstore purchases over ₪100 with a Student Start Card?  
**A:** Yes  
**Explanation:**  
A bonus of 1,000 points is given for 5 purchases over ₪100.  
**Supporting Texts:**  
"Welcome bonus: 1,000 points for first 5 purchases over ₪100" – Student Start Card

**Q6:**  
Will I receive 3,000 points if I spend $1,000 on flights with a Platinum Voyager Card?  
**A:** Yes  
**Explanation:**  
Flights earn 3x points: 1,000 x 3 = 3,000.  
**Supporting Texts:**  
"3x points: Flights, hotels, and foreign currency purchases" – Platinum Voyager Card

**Q7:**  
Will I receive 3,500 points if I spend ₪1,500 on groceries and ₪1,000 on the e-shop with a Classic Rewards Card?  
**A:** Yes  
**Explanation:**  
1,500 x 1 = 1,500; 1,000 x 2 = 2,000; total = 3,500 points.  
**Supporting Texts:**  
"₪1,500 groceries + ₪1,000 MySapirBank e-shop: … = 3,500 points" – Classic Rewards

**Q8:**  
Will I avoid foreign transaction fees if I use the Platinum Voyager Card abroad?  
**A:** Yes  
**Explanation:**  
The Platinum Voyager Card has no foreign transaction fees.  
**Supporting Texts:**  
"No foreign transaction fees" – Platinum Voyager

**Q9:**  
Will I earn bonus points if I spend over ₪10,000 in a single month with a Platinum Voyager Card?  
**A:** Yes  
**Explanation:**  
Monthly bonus is triggered by spending over ₪10,000.  
**Supporting Texts:**  
"Monthly bonus: 1,000 bonus points for spending over ₪10,000" – Platinum Voyager

**Q10:**  
If I lose my card and use the app’s "Kill Switch", can I reactivate it later?  
**A:** Yes  
**Explanation:**  
You can toggle the card back on with confirmation in the app.  
**Supporting Texts:**  
"You can toggle it back on directly… after a secondary confirmation" – FAQ

**Q11:**  
Will I receive 5,000 points if I spend $1,000 on dining with a Platinum Voyager Card?  
**A:** No  
**Explanation:**  
Dining earns 2x points: 1,000 × 2 = 2,000 points, not 5,000.  
**Supporting Texts:**  
"2x points: Dining and transportation" – Platinum Voyager

**Q12:**  
Will I receive ₪200 cashback if I spend ₪2,000 on electronics using the Classic Rewards Card?  
**A:** No  
**Explanation:**  
The Classic Rewards Card offers points, not cashback.  
**Supporting Texts:**  
"1.5x points… No cashback mentioned" – Classic Rewards

**Q13:**  
Will I receive 6,000 points if I spend ₪3,000 on the Student Start Card for general items?  
**A:** No  
**Explanation:**  
General purchases earn 0.5x points: 3,000 × 0.5 = 1,500 points, not 6,000.  
**Supporting Texts:**  
"0.5x points on general purchases" – Student Start Card

**Q14:**  
Can I transfer my loyalty points to a family member?  
**A:** No  
**Explanation:**  
Loyalty points are non-transferable.  
**Supporting Texts:**  
"Points are non-transferable and are linked to the primary account holder’s identity." – FAQ

**Q15:**  
Can I combine points from multiple MySapirBank cards into one account?  
**A:** No  
**Explanation:**  
Points earned stay linked to the card type used for the transaction.  
**Supporting Texts:**  
"Points… adhere to the card type active at transaction time." – FAQ

**Q16:**  
If I make a large purchase just before my card is downgraded, will I receive premium-tier points based on my former card type?  
**A:** No  
**Explanation:**  
Points are based on the card tier at the time of transaction authorization, not card history.  
**Supporting Texts:**  
"Points are earned based on the card tier at the time of transaction authorization." – FAQ

**Q17:**  
Can I dispute the FX rate applied to a transaction 90 days after the purchase?  
**A:** No  
**Explanation:**  
Disputes on exchange rates must be raised within 30 days.  
**Supporting Texts:**  
"Disputes on exchange rates must be raised within 30 days." – FAQ

**Q18:**  
Can I earn loyalty points on transactions that are reversed later by the merchant and still keep them?  
**A:** No  
**Explanation:**  
Points for reversed transactions are deducted from your account.  
**Supporting Texts:**  
"If a transaction is reversed… loyalty points accrued from the purchase will be deducted." – FAQ

**Q19:**  
Can I use loyalty points to pay off my statement balance as a regular monthly practice?  
**A:** No  
**Explanation:**  
Loyalty points cannot usually be used to pay for statements unless during specific promotions.  
**Supporting Texts:**  
"Loyalty points cannot be used to pay… unless otherwise specified during promotional campaigns." – FAQ

**Q20:**  
Will I receive ₪200 cashback if I spend ₪4,000 on dining using a Cashback Max Card?  
**A:** Unknown  
**Explanation:**  
Dining may be a rotating 5% cashback category, but current quarter categories are not confirmed in the brochure.  
**Supporting Texts:**  
"5% cashback at rotating category merchants (e.g., electronics in Q1, dining in Q2)" – Cashback Max

**Q21:**  
Will I earn points if my transaction is still pending on the MySapirBank statement?  
**A:** Unknown  
**Explanation:**  
Points are only allocated after a transaction is fully settled, not while pending.  
**Supporting Texts:**  
"Points are allocated only after the transaction has been settled." – FAQ

**Q22:**  
Will I receive 2,000 points if I spend ₪2,000 on transportation using the Student Start Card?  
**A:** Unknown  
**Explanation:**  
Only "public transport" is explicitly eligible for 2x points; "transportation" is too vague in the brochure.  
**Supporting Texts:**  
"2x for bookstore, public transport, and cafeteria." – Student Start Card

**Q23:**  
Will I receive a $10 bonus if I refer a friend to MySapirBank?  
**A:** Unknown  
**Explanation:**  
Referral bonuses are not mentioned anywhere in the brochure.  
**Supporting Texts:**  
(No mention of referral bonuses in the entire document.)

**Q24:**  
Will I receive more points if I spend $800 using the Student Start Card than if I spend $600 using the Classic Rewards Card?  
**A:** No  
**Explanation:**  
Student Start earns 0.5x (800 × 0.5 = 400 points), Classic earns 1x (600 × 1 = 600 points); Classic earns more.  
**Supporting Texts:**  
"0.5x points" – Student Start Card; "1x points" – Classic Rewards Card

**Q25:**  
Will I earn both cashback and loyalty points if I book a $500 hotel with the Travel Rewards+ Card?  
**A:** Yes  
**Explanation:**  
The Travel Rewards+ Card awards both 3x points and 2% cashback for travel bookings.  
**Supporting Texts:**  
"Points + cashback can be combined" – Travel Rewards+  
"Book $800 hotel: 800 x 3 = 2,400 points + 2% cashback" – Travel Rewards+ Loyalty Examples

**Q26:**  
Will I receive higher redemption value for loyalty points earned with a Platinum Voyager Card if I use them for travel rather than for cash?  
**A:** Yes  
**Explanation:**  
Points are worth more when redeemed for travel than for cash.  
**Supporting Texts:**  
"Redemption value: 1 point = ₪0.25 or $0.07 (for travel); ₪0.15 or $0.05 (for cash)" – Platinum Voyager Card

**Q27:**  
If I cancel a purchase after redeeming loyalty points for it, can the points be reinstated under certain conditions?  
**A:** Yes  
**Explanation:**  
Points can be reinstated if the redemption is canceled within 7 days.  
**Supporting Texts:**  
"Points will be reinstated only if the redemption is canceled within 7 calendar days." – FAQ

**Q28:**  
Can I receive a temporary approval immediately if I apply for a card in a MySapirBank branch and provide full documentation?  
**A:** Yes  
**Explanation:**  
Immediate provisional approval is possible for in-branch applications.  
**Supporting Texts:**  
"In-branch: Immediate provisional approval possible." – How to Apply

**Q29:**  
If I pay with the Classic Rewards Card on a partner eCommerce store and my total monthly spending is ₪3,500, how many points will I get for a ₪2,000 purchase from the partner?  
**A:** Unknown  
**Explanation:**  
It is unclear whether the 1.5x and 2x bonuses stack or one overrides the other.  
**Supporting Texts:**  
"1.5x if monthly spending exceeds ₪3,000" – Classic Rewards  
"2x on purchases made on MySapirBank eCommerce partner stores" – Classic Rewards

**Q30:**  
If a fraud incident occurs 100 days ago, will I be reimbursed under the Zero Liability policy?  
**A:** Unknown  
**Explanation:**  
Fraud reported after 48 hours but before 120 days is considered case-by-case; outcome not guaranteed.  
**Supporting Texts:**  
"Zero Liability policy applies only if reported within 48 hours. Over 120 days = eligibility assessed case-by-case." – FAQ

**Q31:**  
Will I receive more value from using the Travel Rewards+ Card or the Cashback Max Card if I spend $1,000 equally on dining and hotels in a month?  
**A:** Unknown  
**Explanation:**  
The effective reward depends on whether dining is a 5% category that quarter, and the relative value of points vs cashback, which isn’t fully specified.  
**Supporting Texts:**  
"5% cashback at rotating category merchants" – Cashback Max  
"3x points on flights, hotels, Airbnb" – Travel Rewards+

**Q32:**  
Will I earn more points from the Classic Rewards Card or the Student Start Card if I spend ₪600 on general purchases?  
**A:** No  
**Explanation:**  
Classic Rewards Card earns 1x on general purchases (600 points), Student Start earns 0.5x (300 points).  
**Supporting Texts:**  
"1x points on purchases" – Classic Rewards  
"0.5x points on general purchases" – Student Start Card

**Q33:**  
Will my loyalty points expire if I hold a Travel Rewards+ Card?  
**A:** No  
**Explanation:**  
Travel Rewards+ points never expire.  
**Supporting Texts:**  
"Platinum and Travel Rewards+ points never expire." – FAQ

**Q34:**  
Will I receive cashback and bonus points if I book a hotel with the Travel Rewards+ Card and use it for business travel?  
**A:** Yes  
**Explanation:**  
The Travel Rewards+ Card combines 3x points with 2% cashback for hotel bookings, regardless of trip purpose.  
**Supporting Texts:**  
"Points + cashback can be combined" – Travel Rewards+  
"3x points on flights, hotels, Airbnb" – Travel Rewards+

**Q35:**  
Can I use my loyalty points to pay my credit card bill during a promotional campaign?  
**A:** Yes  
**Explanation:**  
Points cannot normally pay bills but may be used during special promotional campaigns.  
**Supporting Texts:**  
"Loyalty points cannot be used to pay… unless otherwise specified during promotional campaigns." – FAQ

**Q36:**  
Will a purchase made during an exchange rate update be recalculated later?  
**A:** No  
**Explanation:**  
The exchange rate at the moment of authorization is final and will not be adjusted retroactively.  
**Supporting Texts:**  
"The exchange rate at the exact authorization time applies; updates post-transaction will not retroactively affect the rate." – FAQ

**Q37:**  
Can my loyalty points be forfeited if I default on my credit card payments?  
**A:** Yes  
**Explanation:**  
All accrued but unredeemed loyalty benefits are forfeited upon default.  
**Supporting Texts:**  
"In the event of default… loyalty benefits shall be considered forfeited and non-recoverable." – Legal Addendum

**Q38:**  
Will I earn more than ₪100 value if I redeem 400 loyalty points for cash using the Student Start Card?  
**A:** No  
**Explanation:**  
400 points × ₪0.15 (cash rate) = ₪60; not more than ₪100.  
**Supporting Texts:**  
"1 point = ₪0.15 (cash)" – Student Start Card Loyalty Points

**Q39:**  
Can I earn double points on the Classic Rewards Card if I shop at partner stores and exceed ₪3,000 monthly?  
**A:** Yes  
**Explanation:**  
Spending over ₪3,000 enables 1.5x on general purchases, and purchases at partner stores earn 2x separately.  
**Supporting Texts:**  
"1.5x if total monthly spending exceeds ₪3,000"  
"2x on purchases made on MySapirBank eCommerce partner stores" – Classic Rewards

**Q40:**  
If I earn points in USD and redeem them in ILS, will I receive the same value?  
**A:** Unknown  
**Explanation:**  
Cross-currency redemptions follow a fixed conversion rate that changes monthly; not necessarily equal value.  
**Supporting Texts:**  
"Cross-currency point redemptions follow a fixed conversion rate updated monthly. Conversion fees may apply." – FAQ

**Q41:**  
Will my points be reinstated if I cancel a reward redemption 10 days after redeeming?  
**A:** No  
**Explanation:**  
Points are reinstated only if canceled within 7 days.  
**Supporting Texts:**  
"Points will be reinstated only if the redemption is canceled within 7 calendar days." – FAQ

**Q42:**  
Can I reactivate a card that was blocked due to a legal investigation?  
**A:** Unknown  
**Explanation:**  
Cards frozen due to regulatory investigations may require formal procedures; not automatically reactivated.  
**Supporting Texts:**  
"MySapirBank retains the right to freeze or suspend access… (a) regulatory investigation." – Legal Addendum

**Q43:**  
Will the MySapirBank mobile app show real-time balance and points?  
**A:** Yes  
**Explanation:**  
The mobile app offers real-time transaction tracking and reward balance updates.  
**Supporting Texts:**  
"View real-time transactions and download statements via the MySapirBank app." – How to Use Your Card

**Q44:**  
Will the Cashback Max Card always give 5% cashback on electronics purchases?  
**A:** No  
**Explanation:**  
5% cashback is limited to rotating categories, which may change each quarter.  
**Supporting Texts:**  
"5% cashback at rotating category merchants (e.g., electronics in Q1, dining Q2)" – Cashback Max

**Q45:**  
Will I earn travel miles if I use the Chase Sapphire Preferred® Card to book a hotel?  
**A:** Unknown  
**Explanation:**  
The MySapirBank Credit Card Brochure does not mention the Chase Sapphire Preferred® Card or its travel mile earning policies.  
**Supporting Texts:**  
(No mention of Chase Sapphire Preferred® Card in the brochure.)

**Q46:**  
Can I avoid annual fees forever with the American Express® Gold Card?  
**A:** Unknown  
**Explanation:**  
The MySapirBank Credit Card Brochure does not discuss the American Express® Gold Card or any of its fee structures.  
**Supporting Texts:**  
(No mention of American Express® Gold Card in the brochure.)